



Rates effective July 2010 and subject to change. For additional information or deferred annuity rates, call Pat Ohlmann at 800-858-6127, option 2 or email

\*Actuarial residuum as a percentage of the original gift amount

Age	Life Expectancy	Actuarial Residuum %*	Age	Life Expectancy	Actuarial Residuum %*	Age	Life Expectancy	Actuarial Residuum %*
50	44.17	4.70%	80	14.60	22.88%	110	1.51	46.12%
51	43.09	4.98%	81	13.82	23.86%	111	1.33	46.57%
52	42.02	5.27%	82	13.05	24.86%	112	1.16	47.00%
53	40.94	5.58%	83	12.31	25.87%	113	1.00	47.39%
54	39.87	5.91%	84	11.59	26.88%	114	0.86	47.76%
55	38.81	6.26%	85	10.90	27.89%	115	0.73	48.09%
56	37.75	6.63%	86	10.24	28.90%			
57	36.69	7.01%	87	9.61	29.89%			
58	35.64	7.42%	88	9.00	30.88%			
59	34.59	7.85%	89	8.42	31.85%			
60	33.55	8.29%	90	7.88	32.79%			
61	32.52	8.77%	91	7.37	33.70%			
62	31.49	9.26%	92	6.89	34.57%			
63	30.47	9.79%	93	6.45	35.40%			
64	29.45	10.33%	94	6.04	36.19%			
65	28.44	10.91%	95	5.65	36.94%			
66	27.44	11.51%	96	5.29	37.66%			
67	26.45	12.13%	97	4.95	38.37%			
68	25.47	12.79%	98	4.61	39.06%			
69	24.49	13.47%	99	4.28	39.75%			
70	23.53	14.19%	100	3.96	40.46%			
71	22.57	14.93%	101	3.64	41.14%			
72	21.63	15.71%	102	3.35	41.79%			
73	20.69	16.51%	103	3.07	42.42%			
74	19.77	17.35%	104	2.81	43.01%			
75	18.86	18.21%	105	2.58	43.55%			
76	17.97	19.10%	106	2.35	44.09%			
77	17.10	20.02%	107	2.12	44.62%			
78	16.24	20.95%	108	1.91	45.14%			
79	15.41	21.91%	109	1.70	45.64%			